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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Hong M. Dang et al. Group Art Unit: 3627
Serial No.: 09/995,492 Examiner: Kramer, James A.
Filed: 11/26/2001
Title: **INTELLIGENT SYSTEM INFRASTRUCTURE FOR FINANCIAL
DATA COMPUTATION, REPORT REMITTANCE AND FUNDS
TRANSFER OVER AN INTERACTIVE COMMUNICATIONS
NETWORK**
Atty. Docket: 100111622-2

AMENDMENT AFTER FINAL ACTION

Commission for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants submit this Amendment After Final Action Under 37 C.F.R. § 1.116 in response to the Office Action dated September 8, 2004. Reconsideration of this Application is respectfully requested.

The Amendments To The Claims begin on page 2.

The Remarks begin on page 9.

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